

WHAT IS CLAIMED IS:

1 1. A system for generating accounting data, comprising:
2 an information collecting means for collecting expense
3 information including purchasing instrument information
4 obtained by a settlement process of a business transaction using
5 a purchasing instrument capable for payment; and
6 a data generating means for generating accounting data of
7 a user of said purchasing instrument or a accounting summary of
8 a household of said user.

1 2. The system for generating accounting data according
2 to claim 1, wherein: said purchasing instrument is a debit card
3 issued by a banking institution.

1 3. The system for generating accounting data according
2 to claim 1, wherein:
3 said expense information includes account information of
4 a banking institution where said user or said household has an
5 account; and
6 said data generating means conducts a calculating process
7 and an editing process to said expense information and generates
8 said accounting data.

1 4. The system for generating accounting data according
2 to claim 1, further comprising a sending means for sending said
3 accounting data to a predetermined receiving terminal through a
4 communication line.

1 5. The system for generating accounting data according
2 to claim 1, wherein said information collecting means is provided

3 in said banking institution and receives said expense information
4 from a computer accumulating said expense information through a
5 communication line.

1 6. The system for generating accounting data according
2 to claim 1, wherein said information collecting means collects
3 income information and said data generating means generates said
4 accounting data of said user or said household account summary
5 of said household of said user based on said expense information
6 and said income information.

1 7. The system for generating accounting data according
2 to claim 4, further comprising a household account book data
3 generating means for generating a household account book data
4 based on said accounting data generated by said data generating
5 means wherein said sending means sends said household account book
6 data to a predetermined facsimile through said communication
7 line.

1 8. The system for generating accounting data according
2 to claim 4, wherein said information collecting means is provided
3 in said banking institution and receives said expense information
4 from a computer accumulating said expense information through a
5 communication line.

1 9. The system for generating accounting data according
2 to claim 4, wherein said receiving terminal generates a accounting
3 book data based on said accounting data received from said
4 communication line.

1 10. The system for generating accounting data according

2 to claim 4, wherein said communication line includes Internet.

1 11. The system for generating accounting data according
2 to claim 4, wherein said receiving terminal is an information
3 processing apparatus provided in said household of said user.

1 12. The system for generating accounting data according
2 to claim 4, wherein said receiving terminal is an output terminal
3 provided in said banking institution or an automated transaction
4 apparatus including a receiving function for receiving said
5 accounting data.

1 13. A method for generating accounting data, comprising
2 steps of:

3 (a) step for collecting expense information including
4 purchasing instrument information obtained by a settlement
5 process of a business transaction using a purchasing instrument
6 capable for payment; and

7 (b) step for generating accounting data of a user of the
8 purchasing instrument or a accounting summary of a household of
9 said user.

1 14. The method for generating accounting data according
2 to claim 13, wherein:

3 said expense information includes account information of
4 a banking institution where said user or said household has an
5 account; and

6 said step (b) conducts a calculating process and an editing
7 process to said expense information and generates said accounting
8 data.

15. A computer-readable recording medium recorded with a program for causing a computer to generate accounting data, comprising codes of:

(a) code for collecting expense information including purchasing instrument information obtained by a settlement process of a business transaction using a purchasing instrument capable for payment; and

(b) code for generating accounting data of a user of said purchasing instrument or a accounting summary of a household of said user.

16. The computer-readable recording medium according to Claim 15, wherein:

said expense information includes account information of a banking institution where said user or said household has an account; and

said code (b) conducts a calculating process and an editing process to said expense information and generates said accounting data.